

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
PITTSBURGH DIVISION**

In re:

MATTIE M. DAVID

Debtor(s)

Case No. 18-22880GLT

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/20/2018.
- 2) The plan was confirmed on 09/20/2018.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 02/01/2019, 12/09/2019, 01/22/2021.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 09/16/2020.
- 5) The case was completed on 08/23/2023.
- 6) Number of months from filing or conversion to last payment: 61.
- 7) Number of months case was pending: 64.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$8,305.35.
- 10) Amount of unsecured claims discharged without full payment: \$90,789.70.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$83,839.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS: \$83,839.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$7,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$3,922.50
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$10,922.50**

Attorney fees paid and disclosed by debtor: \$500.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
CAPITAL ONE BANK (USA) NA BY AM	Unsecured	4,059.00	4,059.59	4,059.59	140.06	0.00
CAPITAL ONE BANK (USA) NA BY AM	Unsecured	2,637.00	2,637.00	2,637.00	90.98	0.00
CHASE(*)	Unsecured	434.00	NA	NA	0.00	0.00
CITIBANK NA**	Unsecured	2,119.00	2,119.77	2,119.77	73.13	0.00
CREDITOR INFORMATION MISSING C	Secured	3,234.00	NA	NA	0.00	0.00
CREDITOR INFORMATION MISSING C	Secured	3,250.00	NA	NA	0.00	0.00
CREDITOR INFORMATION MISSING C	Secured	9,331.00	NA	NA	0.00	0.00
DEPARTMENT STORES NATIONAL B/A	Unsecured	6,616.00	6,616.66	6,616.66	228.27	0.00
DEPARTMENT STORES NATIONAL B/A	Unsecured	508.00	NA	NA	0.00	0.00
DISCOVER BANK(*)	Unsecured	4,850.00	4,850.34	4,850.34	167.34	0.00
ERIE INSURANCE GROUP	Unsecured	1,457.00	NA	NA	0.00	0.00
EZ PASS CUSTOMER SERVICE	Unsecured	37.00	NA	NA	0.00	0.00
FORD MOTOR CREDIT COMPANY LLC	Unsecured	0.00	16,973.35	16,973.35	585.58	0.00
FORD MOTOR CREDIT COMPANY LLC	Secured	35,179.00	0.00	5,731.52	5,731.52	0.00
FORD MOTOR CREDIT COMPANY LLC	Secured	0.00	0.00	0.00	0.00	0.00
FOUNDATION RADIOLOGY GROUP	Unsecured	50.00	NA	NA	0.00	0.00
FREEDOM MORTGAGE CORPORATIO	Secured	178,097.65	177,336.37	0.00	63,889.90	0.00
FREEDOM MORTGAGE CORPORATIO	Secured	0.00	1,194.50	1,194.50	1,194.50	0.00
FREEDOM MORTGAGE CORPORATIO	Priority	0.00	4,999.48	15,179.70	0.00	0.00
HEALTH CARE SOLUTIONS	Unsecured	167.00	NA	NA	0.00	0.00
LAUREL PHYSIATRY	Unsecured	40.00	NA	NA	0.00	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	2,881.00	2,999.63	2,999.63	103.49	0.00
MMS ENDODONTICS++	Unsecured	87.00	NA	NA	0.00	0.00
NOVASOM	Unsecured	559.00	NA	NA	0.00	0.00
OLIVERIO EAR NOSE & THROAT	Unsecured	40.00	NA	NA	0.00	0.00
PA STATE EMPLOYEES CU/PSECU	Unsecured	11,919.00	11,887.49	11,887.49	410.12	0.00
PNC BANK NA	Unsecured	1,225.00	NA	NA	0.00	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	1,142.00	1,180.98	1,180.98	40.74	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	539.00	489.90	489.90	16.90	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	2,741.00	2,741.47	2,741.47	94.58	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	1,255.00	1,261.39	1,261.39	43.52	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
QUANTUM3 GROUP LLC AGNT - COM	Unsecured	414.00	462.39	462.39	15.95	0.00
SOUTHWESTERN ENDOSCOPY CENT	Unsecured	692.00	NA	NA	0.00	0.00
SOUTHWESTERN GASTROINTESTIN/	Unsecured	325.00	NA	NA	0.00	0.00
SYNCHRONY BANK	Unsecured	3,562.00	NA	NA	0.00	0.00
SYNCHRONY BANK	Unsecured	2,432.00	NA	NA	0.00	0.00
SYNCHRONY BANK	Unsecured	3,275.00	NA	NA	0.00	0.00
SYNCHRONY BANK	Unsecured	10,707.00	NA	NA	0.00	0.00
SYNCHRONY BANK	Unsecured	1,980.00	NA	NA	0.00	0.00
SYNCHRONY BANK	Unsecured	4,257.00	NA	NA	0.00	0.00
TD BANK USA NA**	Unsecured	1,850.00	1,927.59	1,927.59	66.50	0.00
UNIONTOWN HOSPITAL	Unsecured	150.00	NA	NA	0.00	0.00
UPMC HEALTH SERVICES	Unsecured	120.00	118.47	118.47	4.09	0.00
UPMC PHYSICIAN SERVICES	Unsecured	35.00	560.26	560.26	19.33	0.00
VIRTUOX	Unsecured	20.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$63,889.90	\$0.00
Mortgage Arrearage	\$1,194.50	\$1,194.50	\$0.00
Debt Secured by Vehicle	\$5,731.52	\$5,731.52	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$6,926.02</b>	<b>\$70,815.92</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$15,179.70	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$15,179.70</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$60,886.28</b>	<b>\$2,100.58</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$10,922.50</u>
Disbursements to Creditors	<u>\$72,916.50</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$83,839.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 11/17/2023

By: /s/ Ronda J. Winnecour

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.